

FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (12/03)

Case Number 05-81114

UNITED STATES BANKRUPTCY COURT
DISTRICT of Southern District of Texas

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/19/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Mireya Aimee Villarreal
 aka Mireya Aimee Garcia
 3807 Cottonwood Drive
 LaPorte, TX 77571

Case Number:
 05-81114

Social Security/Taxpayer ID Nos.:
 xxx-xx-2614

Attorney for Debtor(s) (name and address):

Jeffrey P Norman
 Gipson & Norman
 17214 Mercury Drive
 Houston, TX 77058
 Telephone number: 281-488-6656

Bankruptcy Trustee (name and address):

Robbye R Waldron
 Waldron Schneider and Todd
 15150 Middlebrook Drive
 Houston, TX 77058-2599
 Telephone number: 281-488-4438

Meeting of Creditors:

Date: **June 8, 2005**

Time: **02:30 PM**

Location: **U.S. Post Office and Courthouse, 601 Rosenberg, Suite 302, , Galveston, TX 77550**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: 8/8/05

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

United States Bankruptcy Court
 PO Box 2300
 Galveston, TX 77553
 Telephone number:

For the Court:

Clerk of the Bankruptcy Court:
 Michael N. Milby

Hours Open: Monday – Friday 9:00 AM – 5:00 PM

Date: 5/17/05

EXPLANATIONS

FORM B9A (9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
-- Refer to Other Side for Important Deadlines and Notices --	

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0541-3
Case: 05-81114

User: blac
Form ID: b9a

Page 1 of 1
Total Served: 22

Date Rcvd: May 17, 2005

The following entities were served by first class mail on May 19, 2005.

db +Mireya Aimee Villarreal, 3807 Cottonwood Drive, LaPorte, TX 77571-4315
aty +Jeffrey P Norman, Gipson & Norman, 17214 Mercury Drive, Houston, TX 77058-2734
tr +Robbye R Waldron, Waldron Schneider and Todd, 15150 Middlebrook Drive, Houston, TX 77058-1210
ust +US Trustee, Office of the U S Trustee, 515 Rusk Ave, Ste 3516, Houston, TX 77002-2604
4103752 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
4103753 +Att&t Universal/ Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
4103756 +Chusasears, Po Box 6189, Sioux Falls, SD 57117-6189
4103757 +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2895
4103758 +Citi/ Credit Dispute Unit, Po Box 6033, Hagerstown, MD 21747-6033
4103759 +Citibank Usa, Po Box 9714, Gray, TN 37615-9714
4103760 +Citimortgage Inc, Po Box 9442, Gaithersburg, MD 20898-9442
4103762 +Dsrn National Bank, 7201 Canyon Drive, Amarillo, TX 79110-4339
4103763 +Fnb Omaha, 1620 Dodge St, Omaha, NE 68197-0003
4103764 +Gemb/finger Furniture, 950 Forrer Blvd, Kettering, OH 45420-1469
4103766 +Robbye Waldron, Trustee, 15150 Middlebrook #1210, Houston, TX 77058-1210
4103767 +Star Furniture Co, Po Box 219169, Houston, TX 77218-9169
4103768 +Toyota Motor Credit Co, 14100 San Pedro Ave Ste, San Antonio, TX 78232-4361
4103769 +United States Trustee, Southern District of Texas, 515 Rusk, Suite 3516,
Houston, TX 77002-2604

The following entities were served by electronic transmission on May 17, 2005 and receipt of the transmission was confirmed on:

4103754 +EDI: BANKAMER.COM May 17 2005 20:19:00 Bank Of America, 1825 E Buckeye Rd,
Phoenix, AZ 85034-4216
4103755 +EDI: CAPITALONE.COM May 17 2005 20:19:00 Capital 1 Bk, 11013 W Broad St,
Glen Allen, VA 23060-5937
4103756 +EDI: SEARS.COM May 17 2005 20:19:00 Chusasears, Po Box 6189, Sioux Falls, SD 57117-6189
4103759 +EDI: CITICORP.COM May 17 2005 20:19:00 Citibank Usa, Po Box 9714, Gray, TN 37615-9714
4103761 +EDI: DISCOVER.COM May 17 2005 20:17:00 Discover Fin, Pob 15316, Wilmington, DE 19850-5316
4103765 +EDI: IRS.COM May 17 2005 20:17:00 Internal Revenue Service, STOP HOU-5024, 1919 Smith Street,
Houston, TX 77002-8049

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2005

Signature:

